

Evaluation of the Health Insurance Marketplace in West Virginia: Preliminary Population Survey Results

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Agenda

- Evaluation Background
- Population Survey
- Preliminary Results



Evaluation Background

- Health
- Economics
- Consumer perception and processing

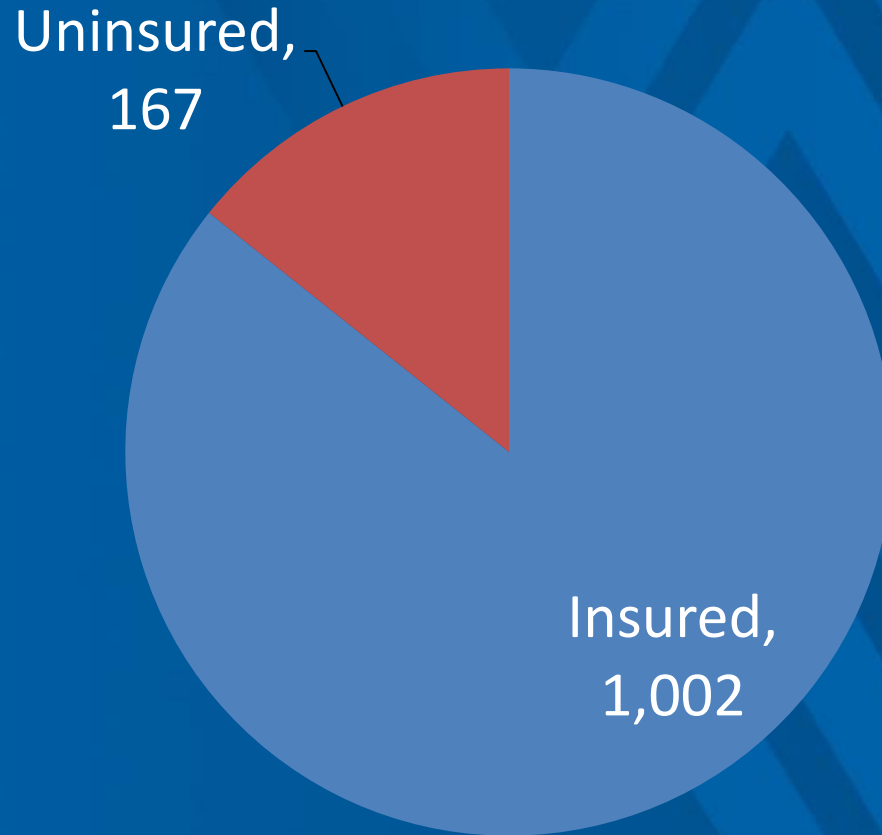


Population Survey

- Paper mail survey pretested face-to-face with consumers
- 6,000 surveys mailed first week of July
 - 1198 responses (20%)
 - Oversampling of uninsured using an opt-in database provider
 - Data input completed Friday, August 30, 2013
 - Data analysis and refinement continuing
 - All 55 counties have at least one respondent



Respondents



Uninsured ~14% of sample



Health of Insured vs. Uninsured



Would you say that, in general, your health is...?

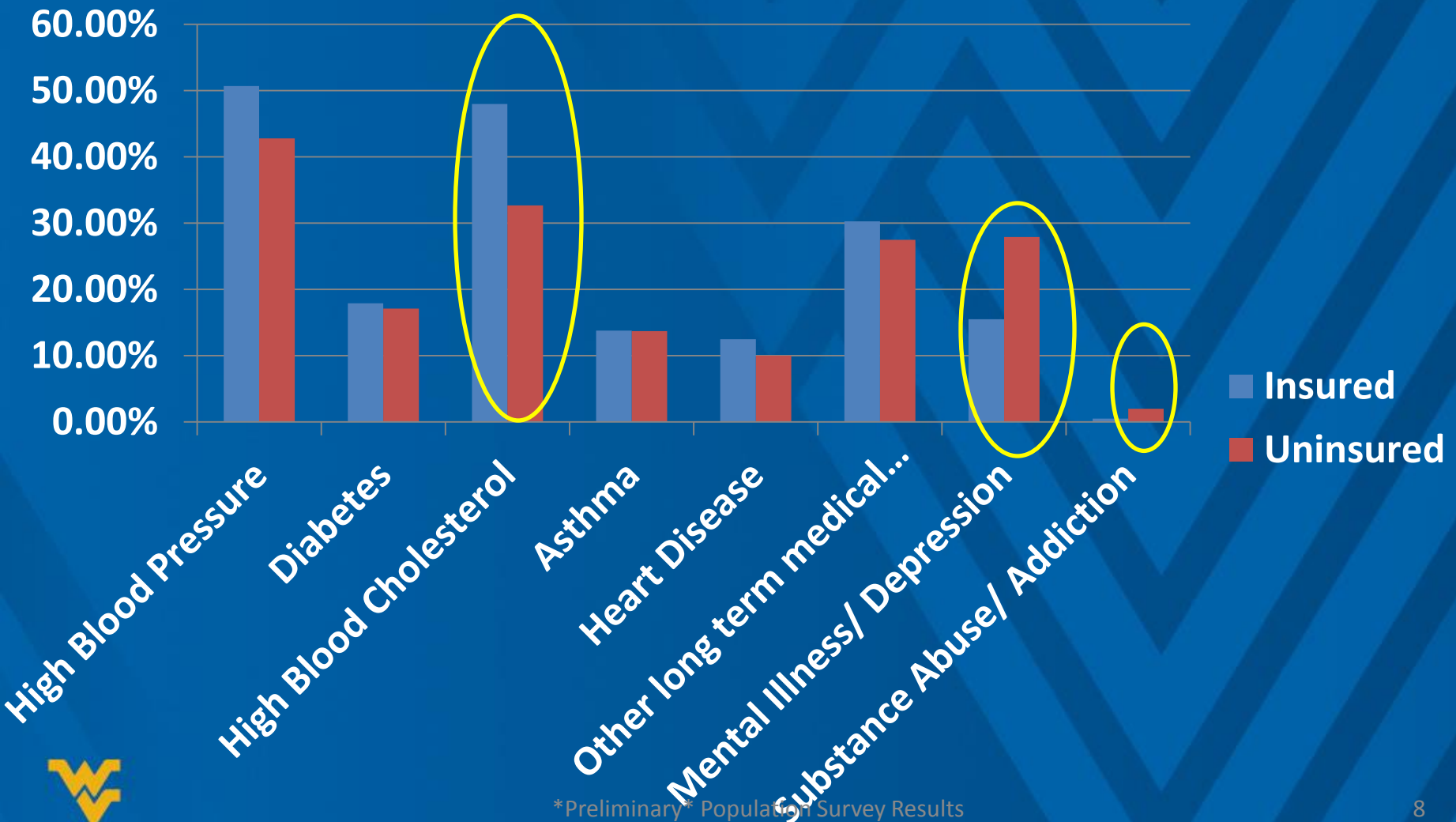


Preliminary Population Survey Results



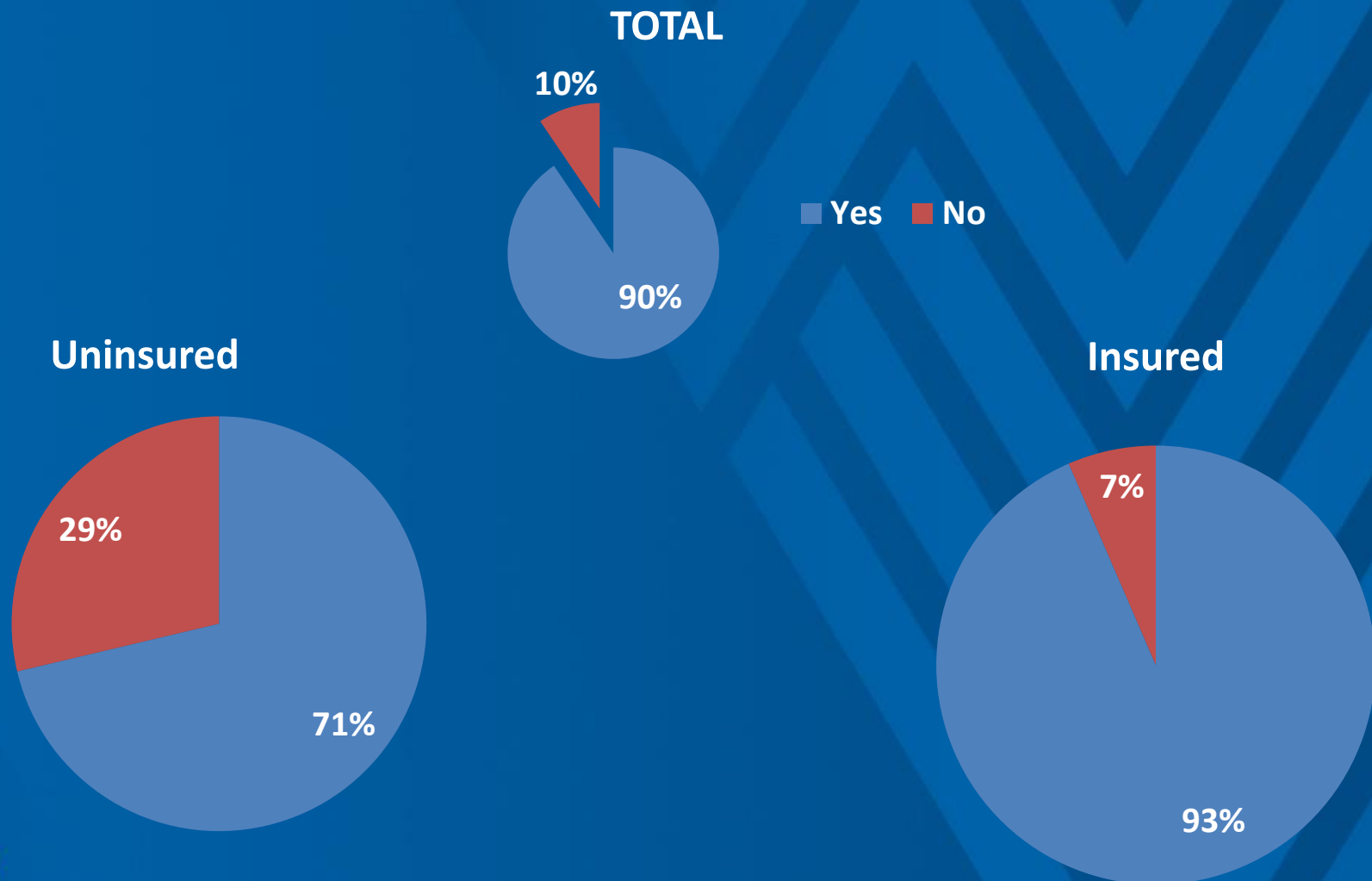
Have you ever been told by a healthcare provider that you have any of the following chronic conditions?

YES



Preliminary Population Survey Results

Do you have a personal doctor? (Medical Home)



Preliminary Population Survey Results

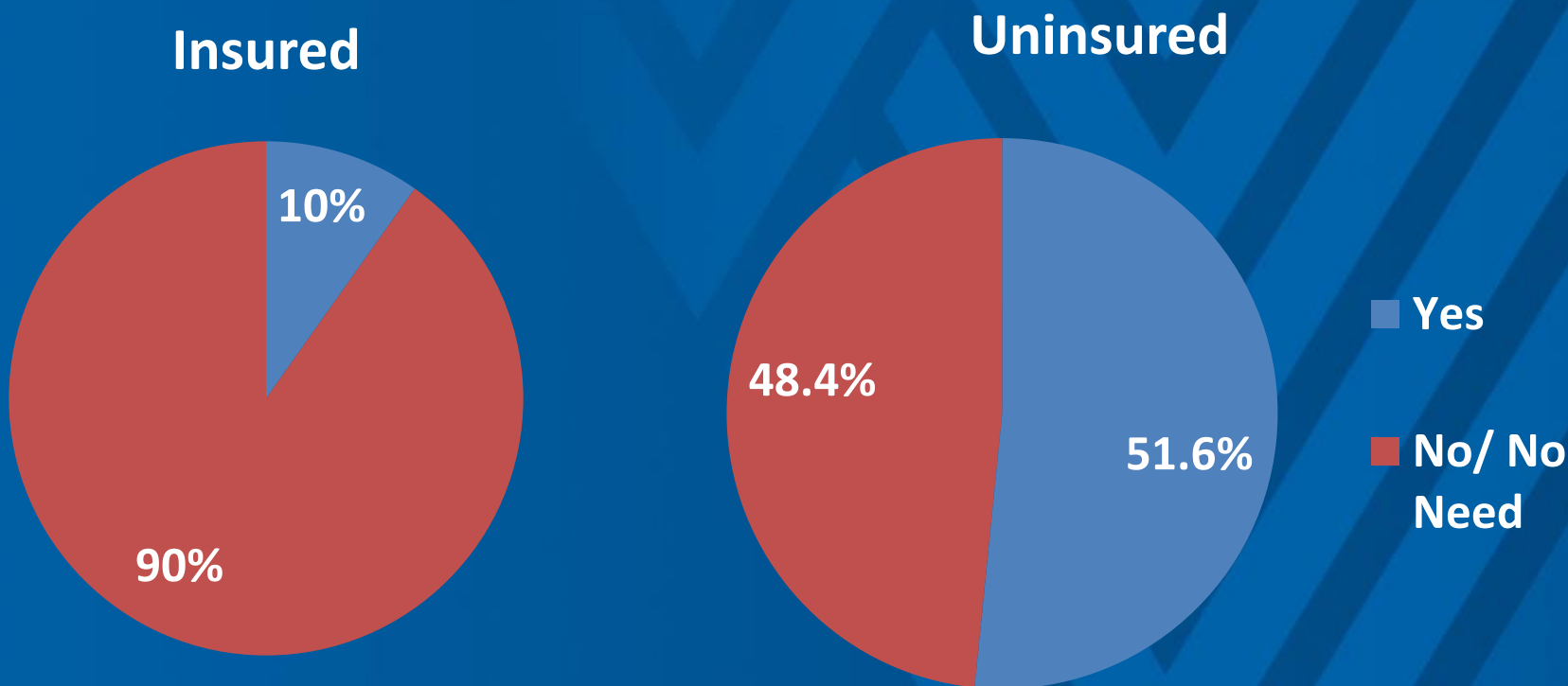


Impact of Cost on Utilization of Health System



In the past 12 months, did you go without...
because you could not afford it?

Seeing a healthcare provider when sick



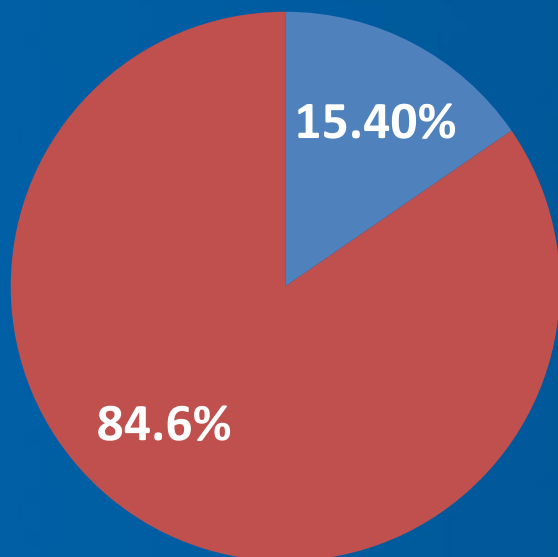
N=1118



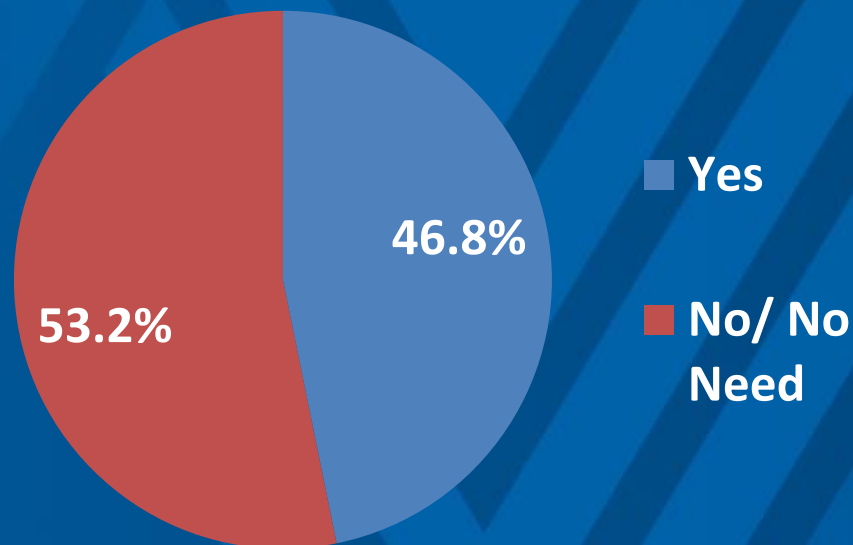
In the past 12 months, did you go without...
because you could not afford it?

A prescribed medication

Insured



Uninsured



■ Yes
■ No/ No Need

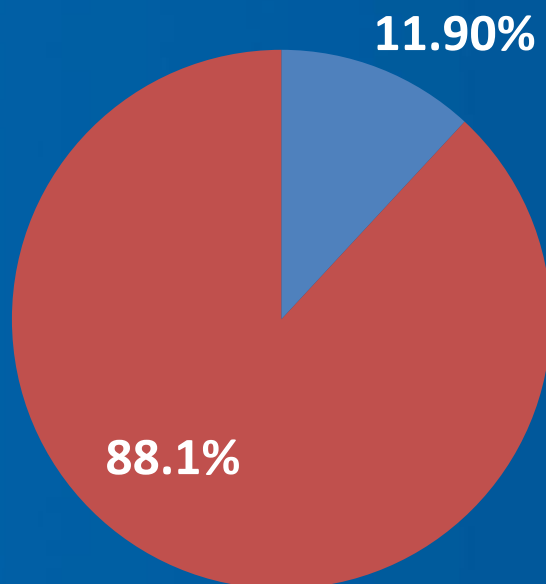
N=1126



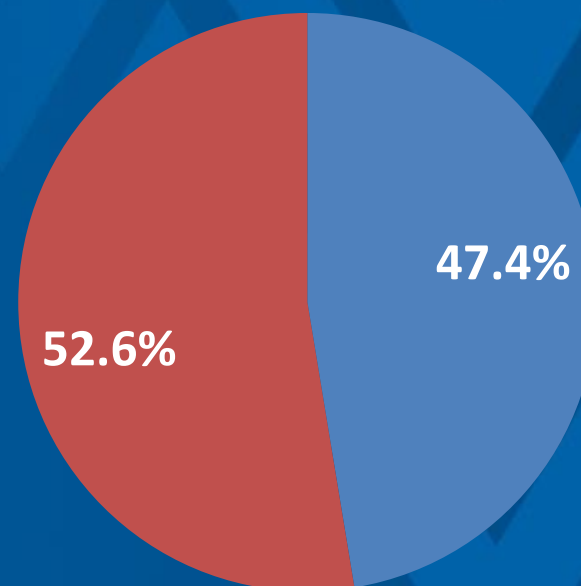
In the past 12 months, did you go without...
because you could not afford it?

Seeing a specialist

Insured



Uninsured



■ Yes
■ No/ No
Need

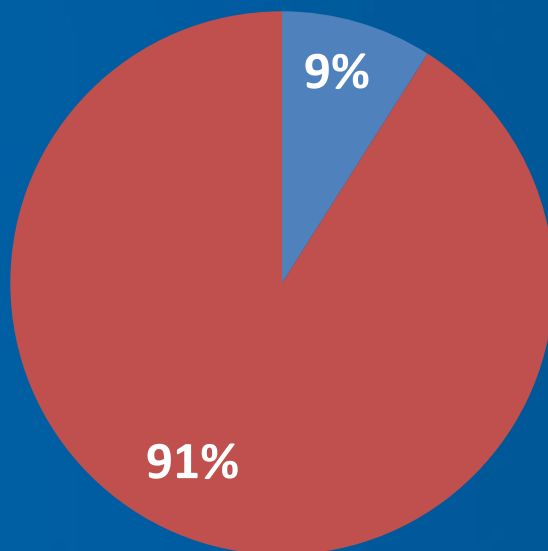
N=1114



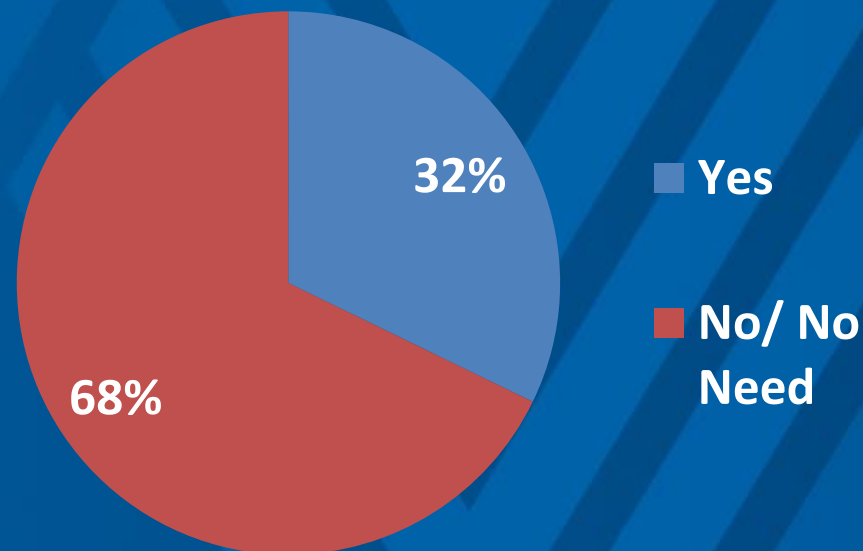
In the past 12 months, did you go without...
because you could not afford it?

A procedure or surgery

Insured



Uninsured



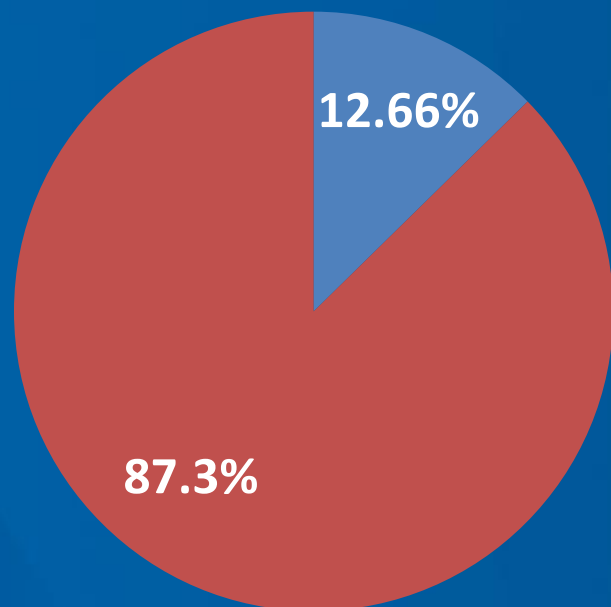
N=1089



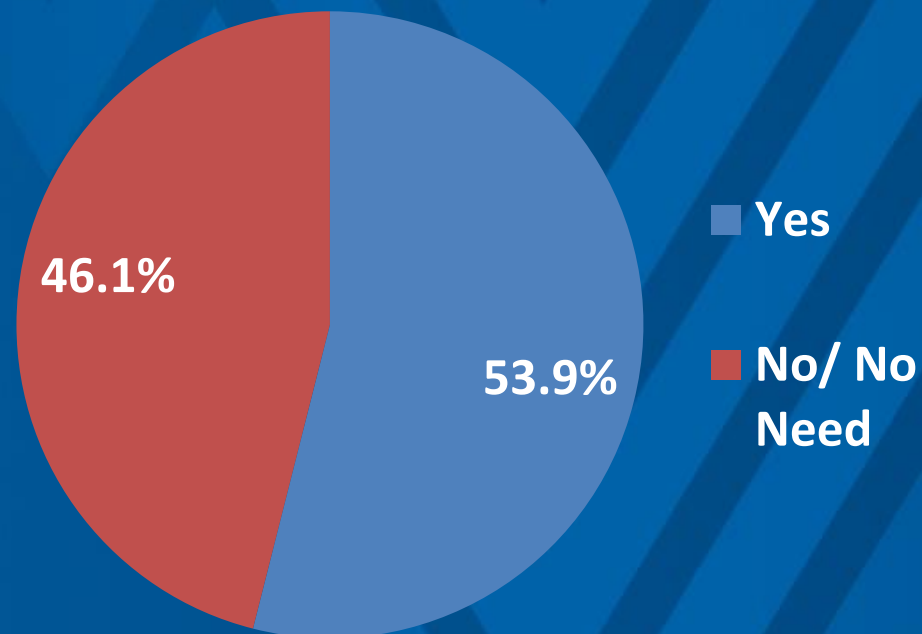
In the past 12 months, did you go without...
because you could not afford it?

A test or screening

Insured



Uninsured



■ Yes
■ No/ No
Need

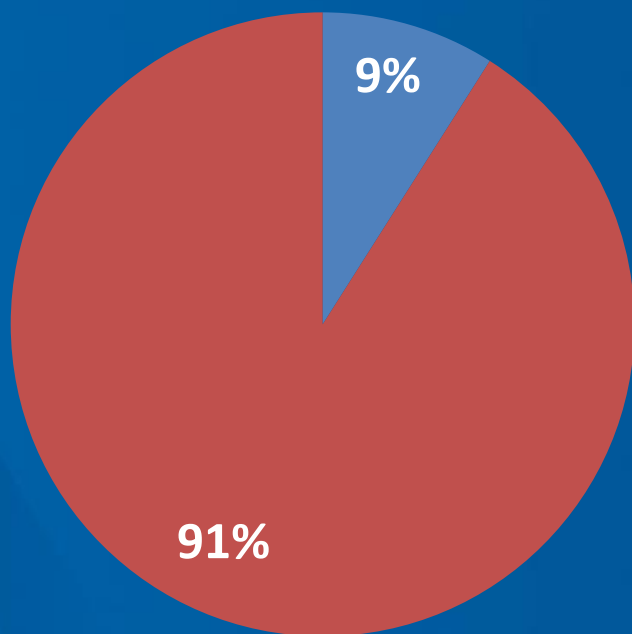
N=1116



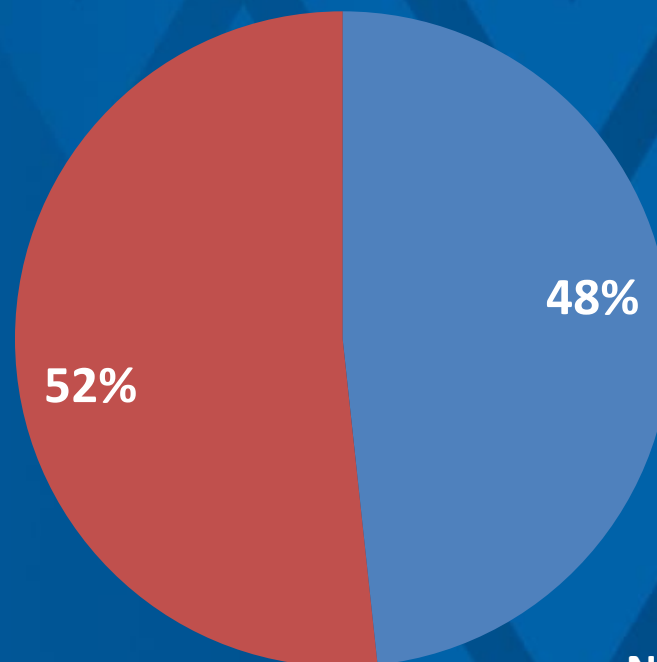
In the past 12 months, did you go without...
because you could not afford it?

A check up

Insured



Uninsured

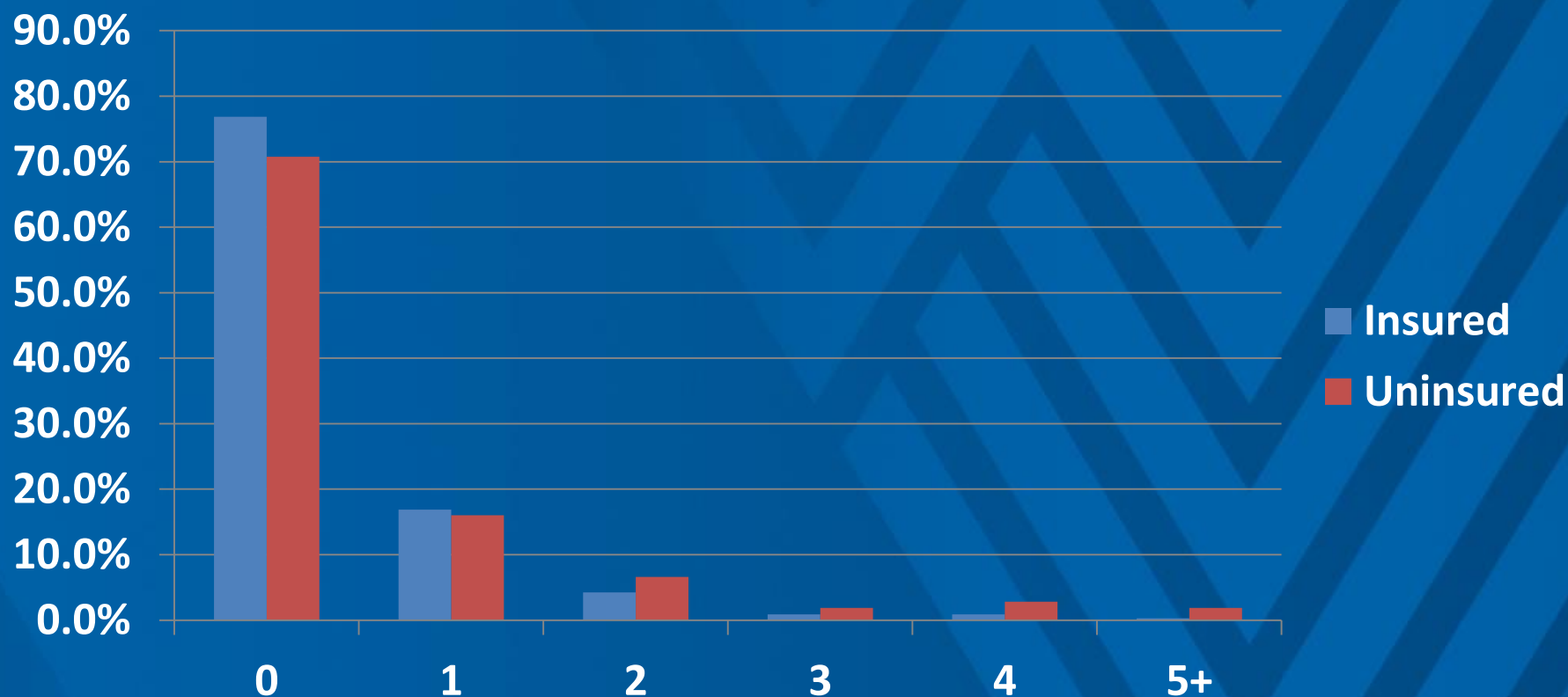


■ Yes
■ No/ No
Need

N=1115



How many times over the past 12 months did you go to the emergency room?



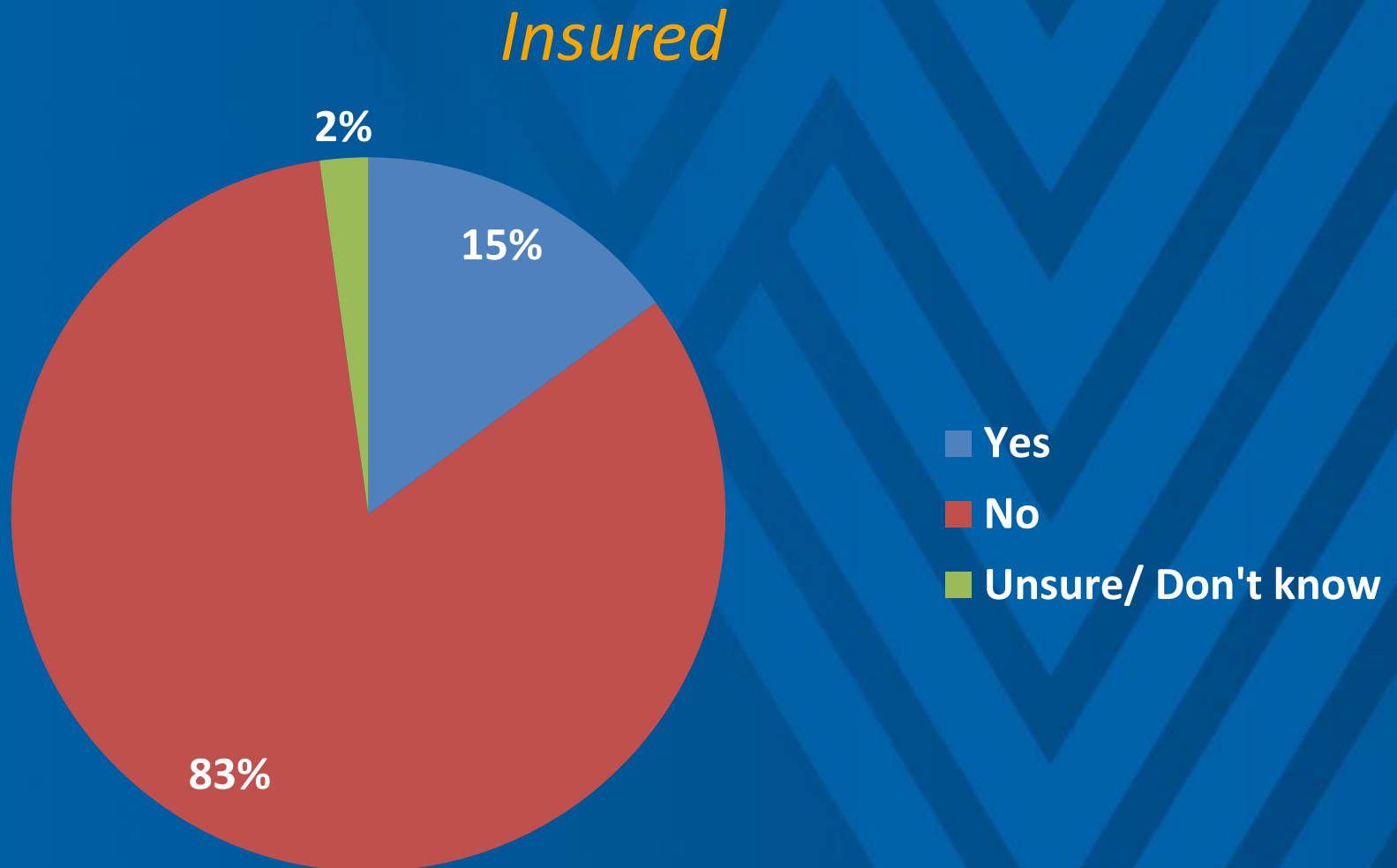
ER visits due to inability to pay for other alternatives – very small (insured = 11 ; uninsured=15).



Affordability of Health Insurance

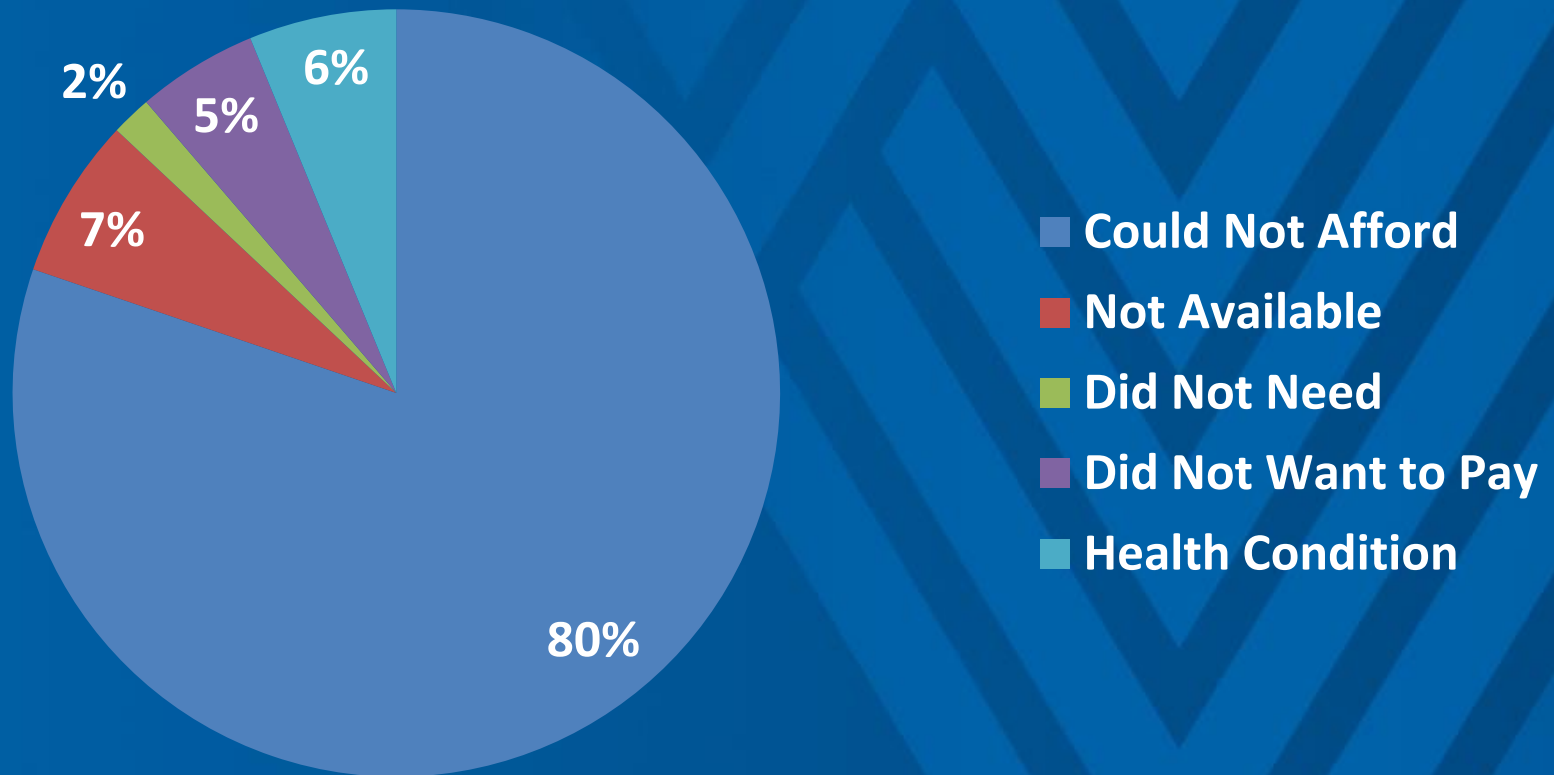


Do you currently cut your spending on basic needs such as food, utility bills, or housing in order to pay for insurance?



What is your primary reason for not having health insurance (select all that apply)?

Uninsured



n= 177



Awareness and Interest in Health Insurance Marketplace



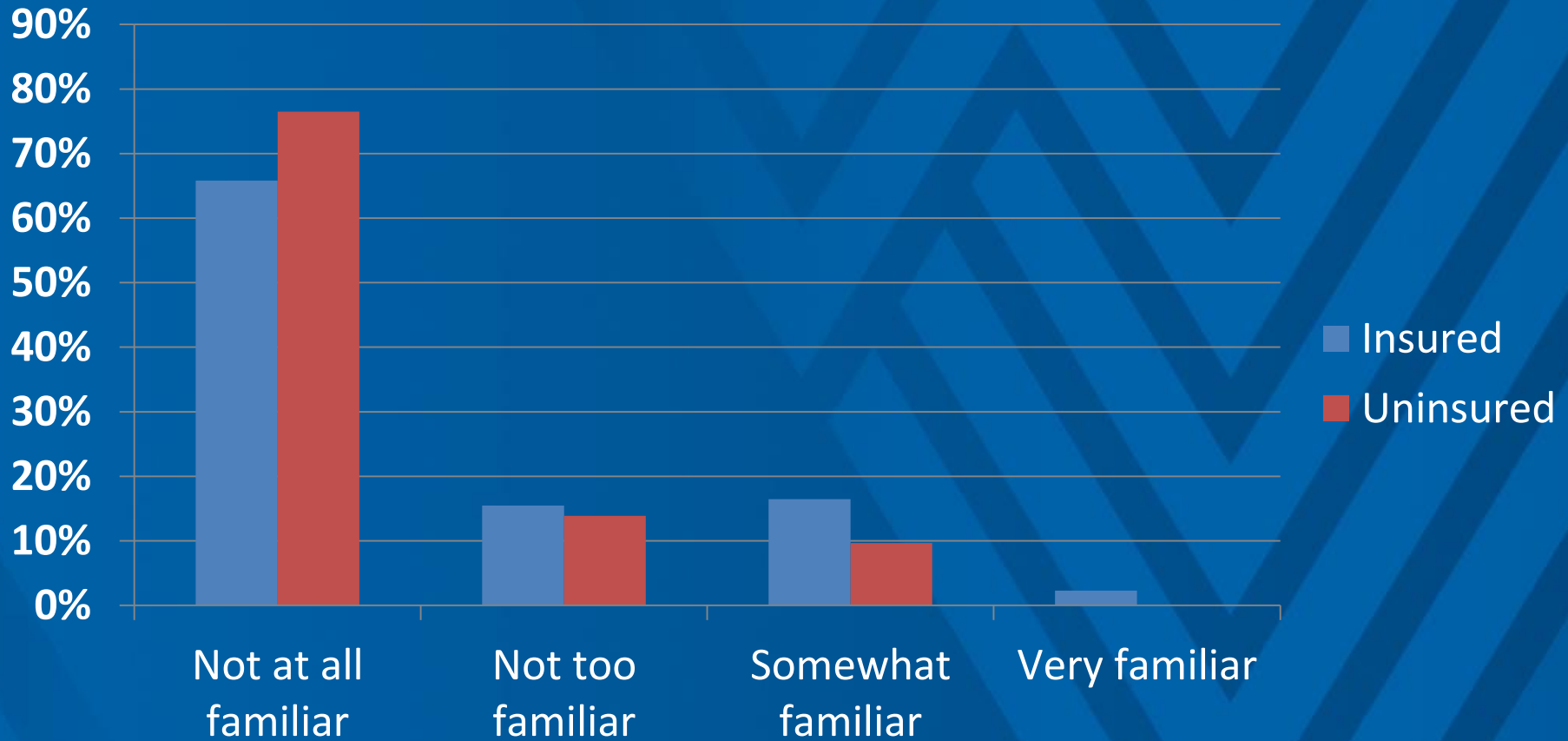
The **WV Health Insurance Marketplace/ Exchange** will allow individuals and small businesses to compare qualified health plans, find out if they are eligible for tax credits for private insurance or health programs such as Medicaid and the Children's Health Insurance Program (CHIP), and enroll in a health plan.

1. You can enroll on-line, by phone, mail, or in person beginning October 1, 2013.
2. Families and individuals with incomes of up to 400% of the federal poverty level will be eligible for subsidies (financial help).
3. Individuals and families buying insurance in the individual market will be guaranteed coverage for pre-existing conditions, and their premiums cannot vary based on their gender or medical history.

Find out more by visiting www.healthcare.gov or calling 1-800-318-2596 (TTY: 1-855-889-4325)



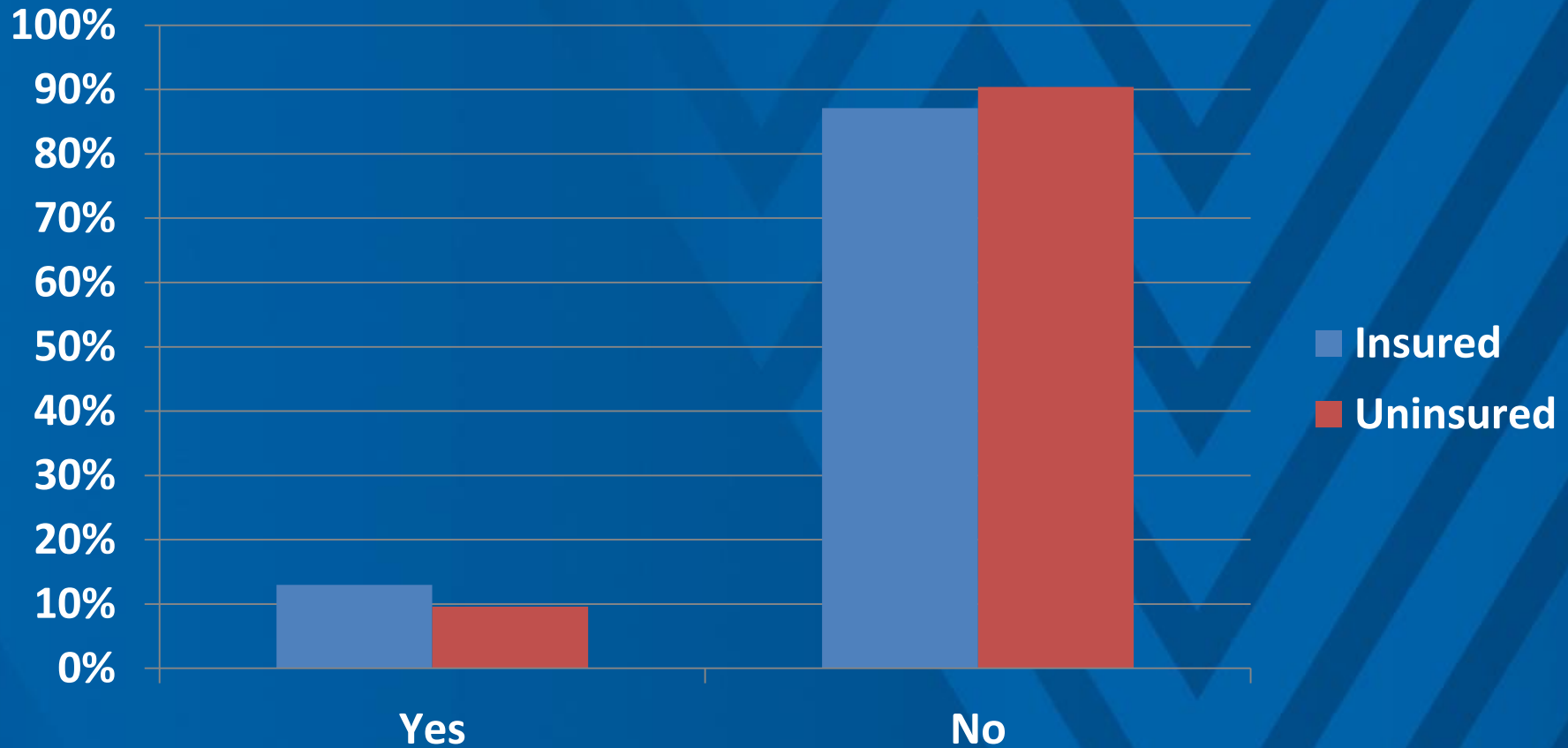
Before today, how familiar were you with the WV Health Insurance Marketplace/ Exchange?



n= 1175



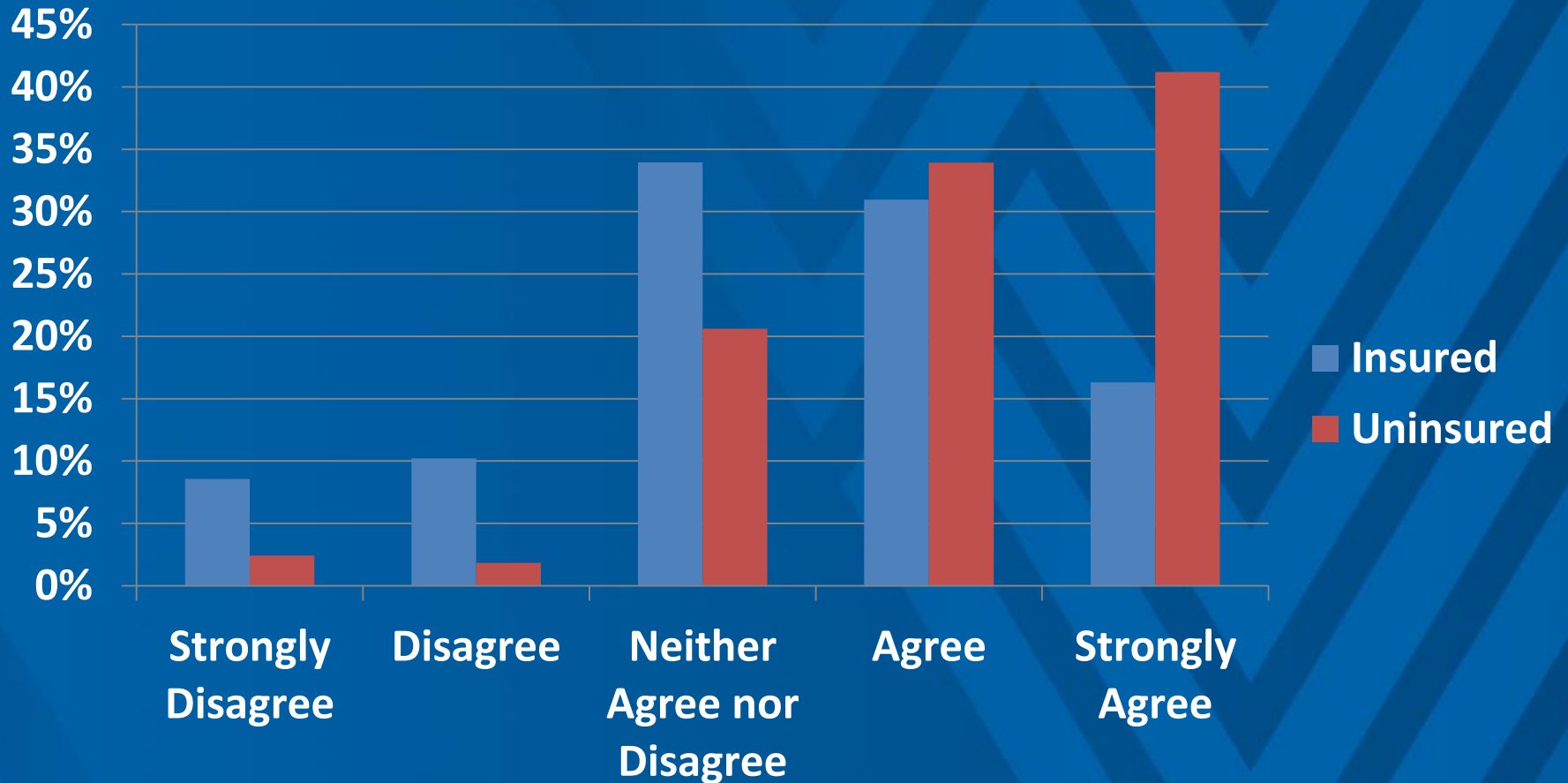
Before today, did you know the WV Health Insurance Marketplace will open on October 1?



n= 1175



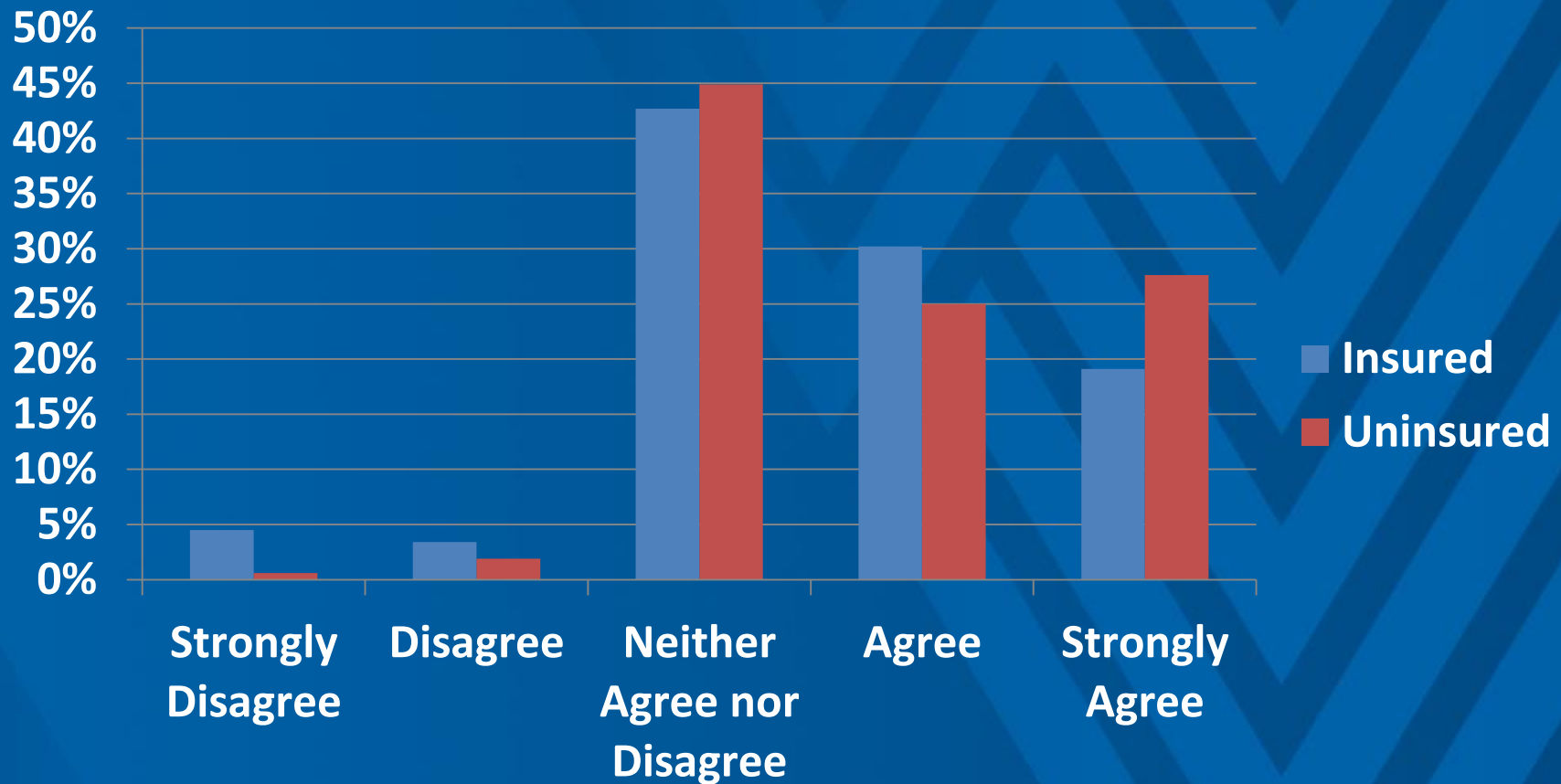
I am very interested in finding out more...



n= 1134



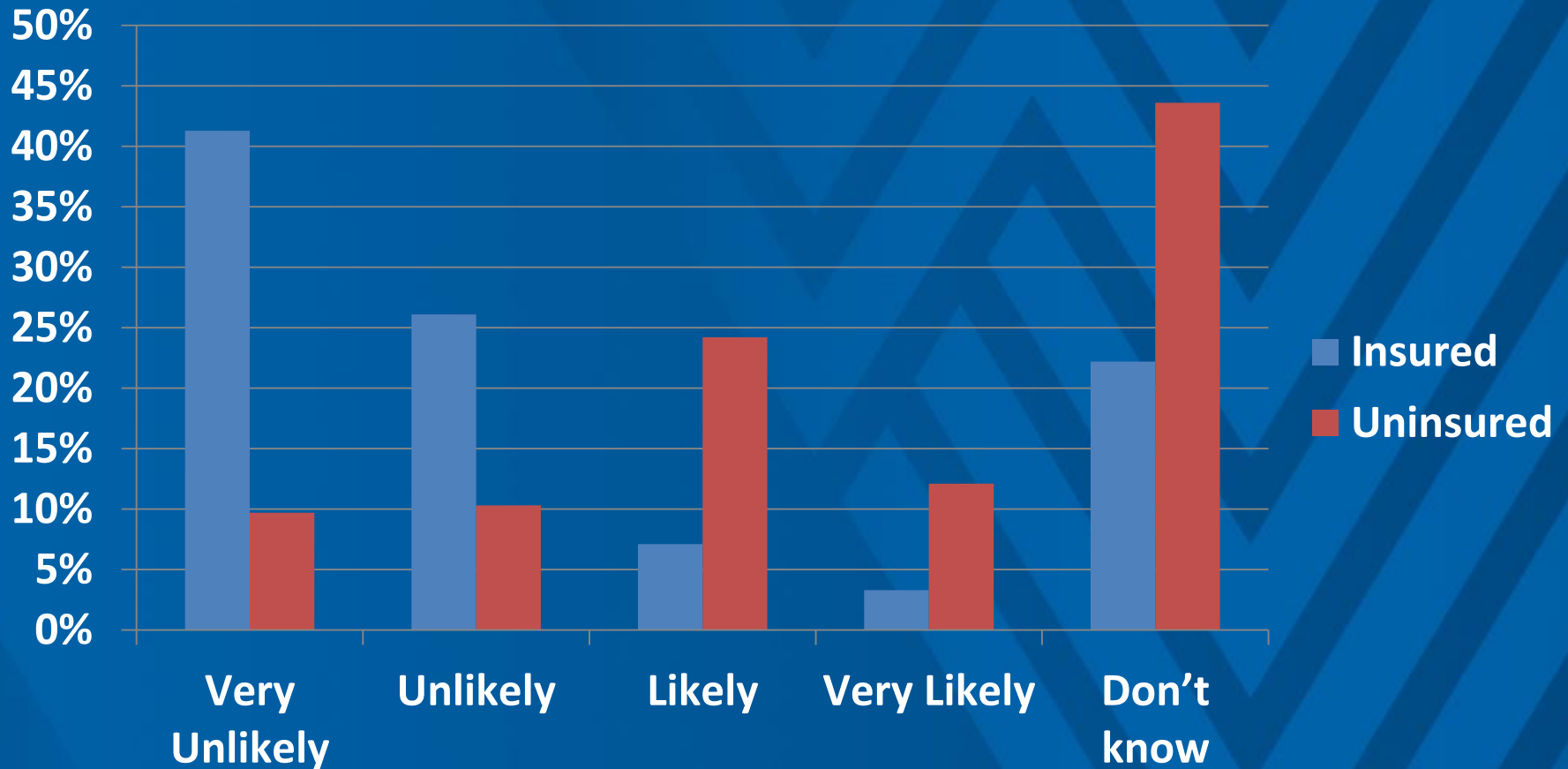
The Marketplace / Exchange is a good thing for the people of WV



n= 1092



How likely is it that you will use the Marketplace/ Exchange to buy insurance...?



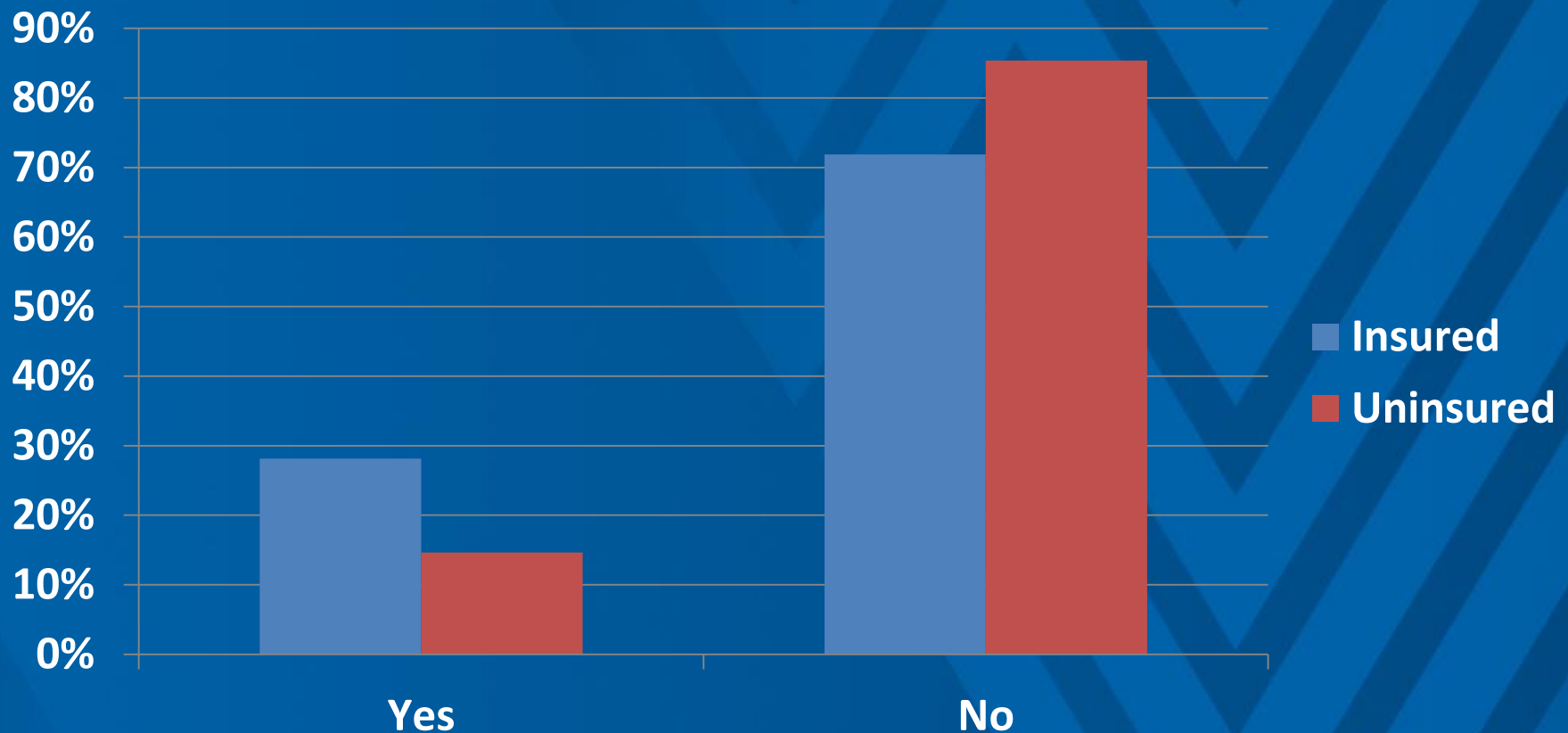
n= 1165



Awareness of Subsidies/ Financial Help



Before today, did you know people would be able to get financial help from the government...?



n= 1170



Probably Qualify Measure

Q29: Does your family make more than the following?

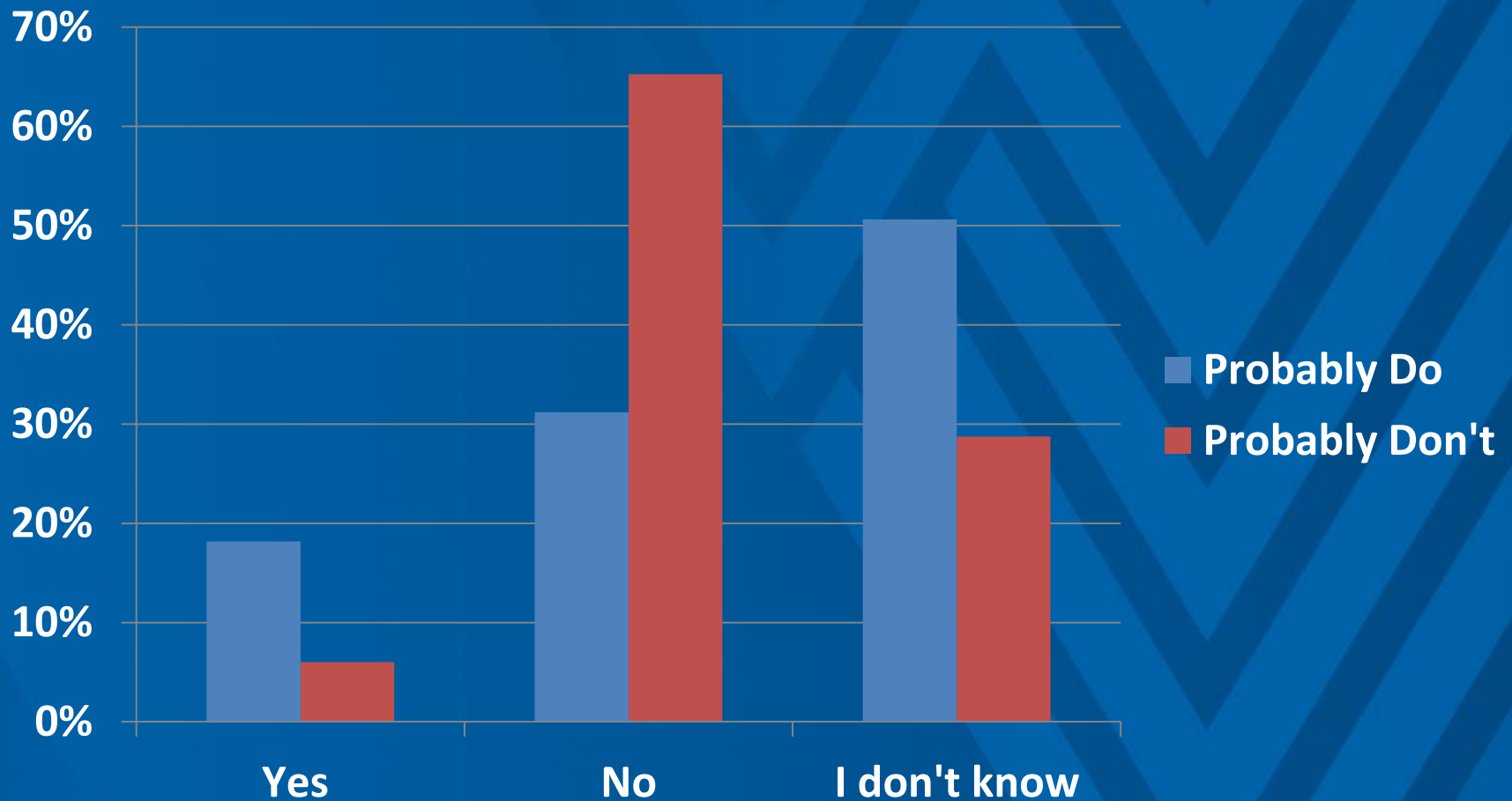
| FAMILY SIZE | YEARLY INCOME |
|--------------------|----------------------|
| 1 | \$48,283 |
| 2 | \$65,167 |
| 3 | \$82,051 |
| 4 | \$98,935 |
| 5 | \$115,819 |
| 6 | \$132,703 |

39.0% Yes

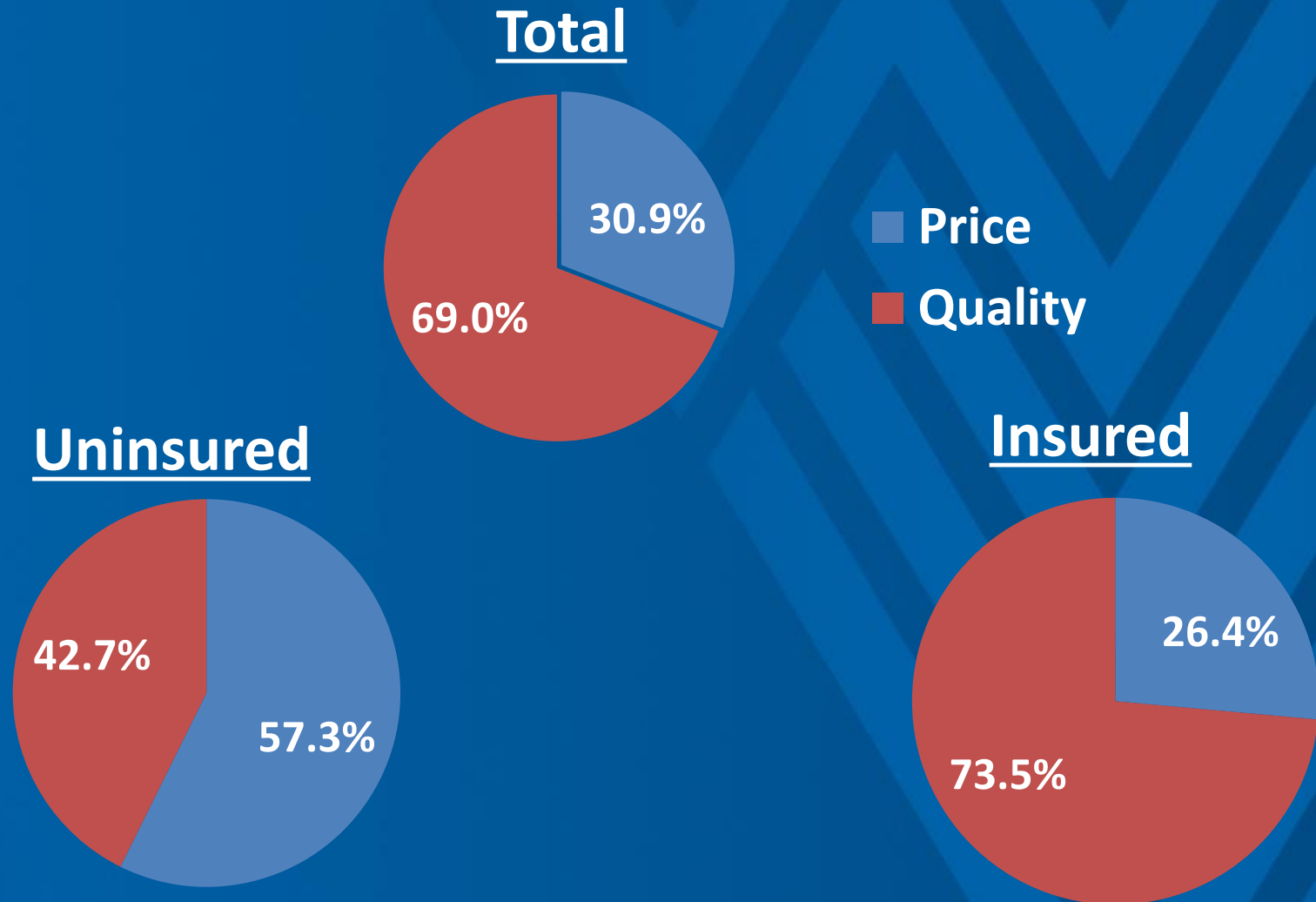
61.0% No



Do you think you and/ or your family will qualify for subsidies...?



If you had to choose one, which is more important when buying health insurance?



Major Take-Aways

- WV citizens are not aware that financial assistance is available to help buy insurance if they use the Marketplace
- Cost is **the** primary factor among the uninsured



Major Take Aways

- Most people who are likely to qualify for subsidies either don't know whether they qualify or feel that they do not qualify
- Uninsured are interested in using and learning more about the Marketplace and many (most??) feel it is a good thing for the state
 - there **is** a receptive audience



Acknowledgements

- WVU Team
 - Paula Fitzgerald (Co-PI)
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Thank you

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